

CASH DEED FOR MISSISSIPPI

FHA Case No. 281-281361

This Indenture, made and entered into this 21st day of August, 2006, by and between Alphonso Jackson, Secretary for Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and Lowell J. Pratt, A Married Person his/her their heirs and assigns, party(ies) of the second part,

Witnesseth: That for and in consideration of the sum of Ten Dollars (\$10.00), the receipt of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party(ies) of the second part, the following described real estate situate, lying and being in the County of DeSoto, State of Mississippi, to wit:

Lot 295, in Section B, of Lake O' The Hills Subdivision, in Section as shown on plat appearing of record in Plat Book 2, Pages 35-36, in the office of the Chancery Clerk of DeSoto County, Mississippi, to which recorded plat reference is made for a more particular description. Said lot is situated in Section 19, Township 3, Range 9 West.

And

Lot 296, in Section B, of Lake O' The Hills Subdivision, in Section as recorded in the DeSoto County Register's Office, Section 19, Township 3 South, Range 9 West, as recorded in Plat Book 2, Pages 35-36, and being more particularly described as follows:

Beginning at a point in the northwest line of Benvenue Cove, said point being a common corner of Lots 297 and 296; thence northeastwardly along said northwest line a distance of 95.14 feet to a corner of Lot 295; thence northwestwardly along the line of Lot 295; thence northwestwardly along the line dividing Lots 295 and 296 a distance of 165.0 feet to a point in the southeast line of a Lake thence southwestwardly along said southeast to a corner of Lot 297; thence southeastwardly along the line dividing Lots 297 and 296 a distance of 200.0 feet to the point of beginning.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: August 21, 2006

Being the same property acquired by the party of the first part pursuant to the provisions of the National Housing Act, as amended (12 USC 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531), by deed dated January 27, 2006, and recorded at Instrument No. Book 520, Page 74 in the Register's Office of DeSoto County, Mississippi.

To Have and to Hold the aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party(ies) of the second part, his/her/their heirs and assigns in fee simple forever.

Said Conveyance is made subject to all covenants, easements, restrictions, reservations, conditions and rights appearing of record against the above described property; also **Subject** to any state of facts which an accurate survey of said property would show.

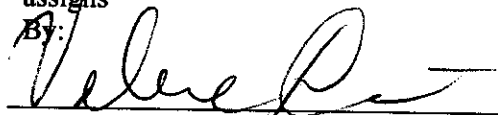
And the Said party of the first part does hereby covenant with the said party(ies) of the second Part that he is lawfully seized in fee of the aforescribed real estate; that he/she has a good right to sell and convey the same; that the title and quiet possession thereto he will warrant and forever defend against the lawful claims of all persons, claiming same, by, through or under him but no further or otherwise.

In Witness Whereof the undersigned has set his/her hand and seal as a principal and/or officer of Hooks Van Holm, Inc., Management and Marketing contractor of the U. S. Department of Housing and Urban Development, for and on behalf of the Secretary of Housing and Urban Development, under the redelegation of authority published at 70 Fed. Reg. 43, 171 (July 26, 2005).

Signed, sealed and delivered in the presence of:

The Secretary of Housing and Urban Development of Washington, D.C., and/or his/her successors and/or assigns

By:



Valerie Dixon
It's Closing Manager

State of Alabama
County of Calhoun

On the 16 day of August, 2006, before me the undersigned Notary Public of the State and County aforesaid, appeared

Valerie Dixon
with whom I am personally acquainted, or proved to me to be on the basis of satisfactory proof, and who, upon oath, acknowledged himself/herself to be a authorized signatory of Hooks Van Holm, Inc., said company being an authorized signatory for the Secretary of Housing and Urban Development, the within named bargainor, and that he/she as such authorized signatory being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself/herself as an authorized signatory.

My Commission Expires: 4/27/09

Tawana Newman
Notary Public

Parcel No.: 3094190500029600

Property Address: 3695 Benvenue Cove
Hernando, MS 38632

TAWANA NEWMAN
NOTARY PUBLIC
ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES

4/27/09

Grantor's Address:
Hooks Van Holm
1021 Noble Street, Suite 212
Anniston, AL 36903
256-241-1415
No Second Number

Grantee's Address:
Lowell J. Pratt
6115 Devon Circle
Horn Lake, MS 38637
Home Phone #: 662-393-8041
Work Phone #: 901-230-1764

Prepared by and Return to: Fearnley & Califf - HUD
6373 Quail Hollow Road North
Suite 101
Memphis, TN 38120
901-328-6800

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HUD-91879 (4085 Edition)
(24 CFR 200.150)